



PATENT  
Attorney Docket No. 5997.0013-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Paul A. THOMAS et al.	)	Group Art Unit: 3696
	)	
Application No.: 10/813,260	)	Examiner: Samica L. Norman
	)	
Filed: March 31, 2004	)	
	)	
For: RISK-BASED REFERENCE POOL	)	Confirmation No.: 5447
CAPITAL REDUCING SYSTEMS	)	
AND METHODS	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the final Office Action mailed August 6, 2008, the date for responding being December 6, 2008, with a one-month extension of time filed herewith, and as a submission under 37 C.F.R. § 1.114 with the accompanying Request for Continued Examination, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.